

INDEX

AGENT

functions of, 18, 60; educational and moral background of, 52, 47n; control over, by insurance commissioner, 52; usually must be licensed, 51, 60-61; Industrial, need not be in New York, 51, 61; company's liability for misrepresentations by, 67; necessity for, 122-123, 127; whether letter carrier could serve as, 128.

APPLICATION

requirement that, be attached, 63.

ASSIGNMENT

prohibition of, in Industrial policies, 39, 68; reasons for prohibition, 39, 41, 68; effect of prohibition, 40; waiver of prohibition, 40; permitted by terms of recent Act of Congress, 40, 68.

BENEFICIARY

policy designating, why unsatisfactory as burial insurance, 32; policy naming, attraction to speculator, 32; effect of facility of payment clause on designation of, 39, 68; in group insurance, 92.

BIG THREE INDUSTRIAL COMPANIES

cooperation between, during depression to assist needy policyholders, 26; table showing states where Industrial business virtually absorbed by them, 45; leadership of, in matter of policy forms, 46; their effect on demand for statutory reforms, 45-46, 59.

BRECKENRIDGE, M. S.

author of note on power of municipalities to enter contracts of group insurance, 70, 74.

BRITISH POST OFFICE ASSURANCE PLAN, 7, 123.

Carpenter v. Chicago & E. I. R. R. Co., 71.

CASH SURRENDER VALUES

postponement of, in Industrial policies, 25, 64; period shortened by two largest companies, 26; concessions with regard to, during depression, 26; complaints arising out of failure of older policies to provide, 51. See also, LOSS TO POLICYHOLDER CAUSED BY LAPSE; NON-FORFEITURE VALUES.

CLAIMS CONTESTED BY COMPANIES

number of, low in Industrial branch, 38, 54, 119.

CONVERSION PRIVILEGE IN GROUP INSURANCE, 82-83.

COST OF INDUSTRIAL INSURANCE

criticism of high, 6, 116; comparison of, with Ordinary insurance, 11-12; methods of computing, 129-131; figures relative to, 12, 129-130; explanations for high, 12-21, 55-56; effect of overhead expenses on, 12-13; effect of division of insurance

business into branches on, 13; effect of mortality rate among working classes on, 13-15; effect of lax underwriting methods on, 14; expense of effecting sale as increasing, 16; effect of weekly collection system on, 16-21.

"DEBIT"

use of term in Industrial insurance explained, 16, 62.

DEPRESSION

"run" on insurance companies during, 106; government assistance to private companies during, 104; concessions to policyholders during, 26.

DISABILITY

wage-earner's need for insurance against, 22; benefits in group policies, 80; inadequacy of conversion privilege in group policy case of, 83.

DISTRICT OF COLUMBIA

recent Act of Congress affecting Industrial insurance in, 30, 40, 67, 68.

DIVIDENDS, 27, 65, 112.

ENDOWMENT POLICIES, 121-122, 124.

Enright v. Standard Life & Accident Insurance Company, 70.

FACILITY OF PAYMENT CLAUSE IN INDUSTRIAL POLICIES

explained, 29, 54, 67, 119; practice of companies under, 30-31; avoids necessity for letters of administration, 31; advantages of procedure under, over administration, 33-34; fails to avoid administration in what situations, 34-35; effect of, on designation of beneficiary, 29; quasi-judicial functions exercised by companies under, 36-38; company's settlement under, not final between claimants, 37; validity of compromise effected by company under, 38; whether companies protect undertaker's claim in administration of, 38, 55; whether works to advantage of unscrupulous undertaker, 39, 55; judicial limitations on company's power under, 37, 35; relation between, and prohibition of assignment in Industrial policies, 40; effect restricted by recent Act of Congress, 30, 40, 68; proposed restrictions on, in Illinois, 33.

Fidelity & Casualty Co. v. Ballard & Ballard Co., 71

FRATERNAL INSURANCE, 7.

FULLER, L. L.

article: *The Special Nature of the Wage-Earner's Life Insurance Problem*, 10.

FUNERAL COSTS

effect of Industrial insurance in raising, 19; investi-

INDEX

AGENT

functions of, 18, 60; educational and moral background of, 52, 47n; control over, by insurance commissioner, 52; usually must be licensed, 51, 60-61; Industrial, need not be in New York, 51, 61; company's liability for misrepresentations by, 67; necessity for, 122-123, 127; whether letter carrier could serve as, 128.

APPLICATION

requirement that, be attached, 63.

ASSIGNMENT

prohibition of, in Industrial policies, 39, 68; reasons for prohibition, 39, 41, 68; effect of prohibition, 40; waiver of prohibition, 40; permitted by terms of recent Act of Congress, 40, 68.

BENEFICIARY

policy designating, why unsatisfactory as burial insurance, 32; policy naming, attraction to speculator, 32; effect of facility of payment clause on designation of, 39, 68; in group insurance, 92.

BIG THREE INDUSTRIAL COMPANIES

cooperation between, during depression to assist needy policyholders, 26; table showing states where Industrial business virtually absorbed by them, 45; leadership of, in matter of policy forms, 46; their effect on demand for statutory reforms, 45-46, 59.

BRECKENRIDGE, M. S.

author of note on power of municipalities to enter contracts of group insurance, 70, 74.

BRITISH POST OFFICE ASSURANCE PLAN, 7, 123.

Carpenter v. Chicago & E. I. R. R. Co., 71.

CASH SURRENDER VALUES

postponement of, in Industrial policies, 25, 64; period shortened by two largest companies, 26; concessions with regard to, during depression, 26; complaints arising out of failure of older policies to provide, 51. See also, LOSS TO POLICYHOLDER CAUSED BY LAPSE; NON-FORFEITURE VALUES.

CLAIMS CONTESTED BY COMPANIES

number of, low in Industrial branch, 38, 54, 119.

CONVERSION PRIVILEGE IN GROUP INSURANCE, 82-83.

COST OF INDUSTRIAL INSURANCE

criticism of high, 6, 116; comparison of, with Ordinary insurance, 11-12; methods of computing, 129-131; figures relative to, 12, 129-130; explanations for high, 12-21, 55-56; effect of overhead expenses on, 12-13; effect of division of insurance

business into branches on, 13; effect of mortality rate among working classes on, 13-15; effect of lax underwriting methods on, 14; expense of effecting sale as increasing, 16; effect of weekly collection system on, 16-21.

"DEBIT"

use of term in Industrial insurance explained, 16, 62.

DEPRESSION

"run" on insurance companies during, 106; government assistance to private companies during, 104; concessions to policyholders during, 26.

DISABILITY

wage-earner's need for insurance against, 22; benefits in group policies, 80; inadequacy of conversion privilege in group policy case of, 83.

DISTRICT OF COLUMBIA

recent Act of Congress affecting Industrial insurance in, 30, 40, 67, 68.

DIVIDENDS, 27, 65, 112.

ENDOWMENT POLICIES, 121-122, 124.

Enright v. Standard Life & Accident Insurance Company, 70.

FACILITY OF PAYMENT CLAUSE IN INDUSTRIAL POLICIES

explained, 29, 54, 67, 119; practice of companies under, 30-31; avoids necessity for letters of administration, 31; advantages of procedure under, over administration, 33-34; fails to avoid administration in what situations, 34-35; effect of, on designation of beneficiary, 29; quasi-judicial functions exercised by companies under, 36-38; company's settlement under, not final between claimants, 37; validity of compromise effected by company under, 38; whether companies protect undertaker's claim in administration of, 38, 55; whether works to advantage of unscrupulous undertaker, 39, 55; judicial limitations on company's power under, 37, 35; relation between, and prohibition of assignment in Industrial policies, 40; effect restricted by recent Act of Congress, 30, 40, 68; proposed restrictions on, in Illinois, 33.

Fidelity & Casualty Co. v. Ballard & Ballard Co., 71

FRATERNAL INSURANCE, 7.

FULLER, L. L.

article: *The Special Nature of the Wage-Earner's Life Insurance Problem*, 10.

FUNERAL COSTS

effect of Industrial insurance in raising, 19; investi-

gations into, summarized, 21. See also, **UNDERTAKEN**.

GOLDSTEIN, HARRY

article: *A Survey of the Statutory Law of Industrial Insurance*, 57.

GOVERNMENT LIFE INSURANCE

arguments for, 99-116; arguments against, 117-135; experience of foreign governments with, 7, 123-125, 127; in Mass. and Wisc., 125-127; should be by federal government, 100-101; compensation to private interests where undertaken, 101-102; suitability of insurance to government operation, 102-104; security of insurance funds obtained by, 104-107; would eliminate investment abuses, 107-108; uniformity achieved under, 108-110; 113-114; no improvement in treatment of policyholder under, 118-119; economics under, 110-113; economies unlikely under, 131-134; should take form of monopoly, 115; would not infringe individual liberty, 114.

GRACE PERIOD, 23, 63, 76.

GROUP INSURANCE: ECONOMIC AND SOCIAL ASPECTS

defined, 70; importance of, 71; saving in cost effected by, 73; low cost no advantage if protection furnished inadequate, 90; whether responsive to wage-earner's needs, 8, 24, 28, 70-90; no provision for old age, 28; extension of, to whole people under government insurance, 112-113.

GROUP INSURANCE: LEGAL PROBLEMS

early cases, 70-71; inapplicability of many rules of insurance law to, 72-73; when insurance under, begins, 75; when insurance under, ends, 76; power of employer to cancel, 77; protection dependent on continuation of employment, 77-83; what is termination of employment, 78; effect of discharge due to disability on, 78-79; disability provisions in policies of, 80, proposal to compel by statute, 81; what constitutes the contract of, 83-85; who are parties to contract, 85-86; legal position of employer with reference to, 86-90; whether employer's act or knowledge binds insurer, 87-88; whether employer liable to insured employee, 88-90; cases arising out of policies of, but not involving problems peculiar to, 91-93.

HANFT, FRANK W.

article: *Group Life Insurance: Its Legal Aspects*, 70.

HEDGES, M. H.

article: *Labor's Interest in Group Insurance*, 94.

HOBBS, CLARENCE W.

article: *The Role of the Insurance Commissioner in Industrial Insurance*, 49.

INCONTESTABILITY CLAUSE, 41, 64, 67, 92.

INDUSTRIAL LIFE INSURANCE

defined, 49; statutory definitions of, 58-59; history of, 117-118; incentives for buying, 5; classes of persons insured by, 5; extent of business, 10, 50, 57, 118; lax risk selection methods under, 15;

function of insurance commissioner with reference to, 49-56; statutory law relating to, 57-69. See also various other headings in this index, especially, **COST OF INDUSTRIAL INSURANCE**, **FACILITY OF PAYMENT CLAUSE**, **WEEKLY COLLECTION SYSTEM**.

INFANTILE INSURANCE

in Industrial insurance, 5, 121-122, 125; proposal for legislative restrictions in, 9.

INSURANCE COMMISSIONER

function of, 58, in relation to Industrial insurance, 49-56; advantages of control by, as compared with statutory regulation, 47; control by, over policy valuation, 50, over policy forms, 50-51, 63, over agent, 51-53, 60-61, over underwriting practices, 53, over settlement of claims, 53-54, over power of company under facility of payment clause, 54-55; over financial condition of companies, 50.

INVESTMENT OF INSURANCE FUNDS, 107-108.

JAPANESE GOVERNMENT MONOPOLY OF INDUSTRIAL INSURANCE, 108, 124-125.

LABOR UNIONS

early insurance schemes of, 94-95; sale of group insurance through, 95; figures on insurance sold through, 95; experience of, in plan for insurance in building industry, 97-98.

LAPSE RATE IN INDUSTRIAL INSURANCE

figures relative to, 7, 121; effect of weekly collection system on, 19; effect of unemployment on, 22, 120; effect of cash surrenders on, 25; in Japan, 124. See also **LOSS TO POLICYHOLDER CAUSED BY LAPSE**.

LATHIROP, W. R., quoted, 14.

LIFE INSURANCE, defined, 4.

LOANS, 13, 51.

LOSS TO POLICYHOLDER CAUSED BY LAPSE

nature of, 23; means of avoiding, 22-27; comparison of Industrial and Ordinary policyholder, 25. See also, **CASH SURRENDER VALUES**; **NON-FORFEITURE VALUES**.

MASSACHUSETTS SAVINGS BANK LIFE INSURANCE PLAN, 8, 102, 110, 125-126.

MEDICAL EXAMINATION

Industrial insurance written without, 13, 53, 60; statutes regarding, 60.

METROPOLITAN LIFE INSURANCE COMPANY

discount granted by, for payment of premiums at office, 19; investigation of funeral costs by, 21; instruction book quoted, 39.

MORTALITY RATE

among Industrial policyholders, 13-15, 50, 55, 60; effect of lax underwriting methods on, 14-15.

MUNICIPALITIES

power to enter contract of group insurance, 74.

NEW ZEALAND GOVERNMENT INSURANCE OFFICE, 127-128.

NON-FORFEITURE VALUES

postponement of, in Industrial policies, 25-27, 64; complaints arising out of older policies not providing, 51. See also, LOSS TO POLICYHOLDER CAUSED BY LAPSE; CASH SURRENDER VALUES.

NORTH, SIR DUDLEY, quoted, 48.

OGELSBY, E. J.

article: *The Case against Government Life Insurance*, 117.

OLD AGE

whether insurance needed in, 27-28; Group insurance fails to provide for, 28, 82.

OVERINSURANCE, 119-121.

PATERNALISM OF INDUSTRIAL COMPANIES

as involved in postponement of cash surrender values, 25; advantages of, as compared with "legalism," 28-29; may be used to reduce funeral costs, 39; dangers involved in attempt to eliminate, 48.

PATTERSON, EDWIN, W.

article: *The Distribution of Wage-Earner's Life Insurance*, 3.

Pegues v. Equitable Life Assurance Soc., 78.

Porter v. Equitable Life Assurance Soc., 86.

PREMIUM NOTICE, 63.

"PRODUCTION"

meaning of term in insurance business, 3, 16.

PRUDENTIAL INSURANCE COMPANY

few Industrial claims contested by, 38; investigation of funeral costs by, 21; policy contains no prohibition of assignment, 40.

REINSTATEMENT, 27.

RISK SELECTION

general problem, 40; difficulties of, in petty policy insurance, 42; lax methods of, employed by Industrial companies, 14; legal devices for avoiding effects of improper, 15, 41-44; proposal to make agent's, final, 42; commissioner's function in cases of agent's fraud with regard to, 52; agent's temptation to make improper, 53; La. statute making agent's binding on company in certain cases, 67; in group insurance, 75. See also WARRANTIES.

SMITH, HOWARD C., quoted, 14.

"SOUND HEALTH" CLAUSE

statutes making warranties representations construed not to apply to, 66.

"SPECULATIVE INSURANCE"

term explained, 15.

STANDARD POLICY REQUIREMENTS

made inapplicable to Industrial insurance, 62.

STATUTORY REGULATION OF INSURANCE BUSINESS

justifications for, 5, 57-58; lack of, in Industrial branch, 44, 57, 59-65; need for, increases with numbers of companies, 46; reforms in, have generally originated in certain states, 45; limitations

on, and dangers in, as applied to petty policy insurance, 47-48; disadvantages of, compared with regulation through commissioner, 47; to preserve solvency of companies, 59-60; requiring licensing of agents, 60-61; limiting agent's commissions, 61; permitting discount for direct payment, 61; prohibiting bonuses, 62; prescribing form of policy, 62-65; proposals for, in group insurance, 81, 83, 70-90.

SURRENDER CHARGE, 24.

TAXES ON INSURANCE BUSINESS, 111-112, 133.

TAYLOR, MAURICE.

article *The Case for Government Life Insurance*, 99.

"TWISTING"

defined, 18; statutes prohibiting, 66.

UNDERTAKER

his capacity to absorb small policy, 21; his price-fixing methods, 21; whether his interest protected under facility of payment clause, 38, 55; whether Industrial companies permit excessive charges by, 39, 55; appeal by, to commissioner, 53; statutes to prevent improper practices by, 65. See also FUNERAL COSTS.

UNEMPLOYMENT

effect on worker's ability to carry insurance, 22.

UNION COÖPERATIVE INSURANCE ASSOCIATION, 96.

UNION LABOR LIFE INSURANCE COMPANY, 96.

VEXATIOUS DELAY STATUTES, 43, 90.

WAGE-EARNER

term defined, 4, 11; methods of providing insurance for, 6; special nature of his life insurance problem, 10-48; his incentives in buying life insurance, 5, 21; uncertainty of his income as affecting his ability to carry insurance, 22; his need for insurance in old age, 27.

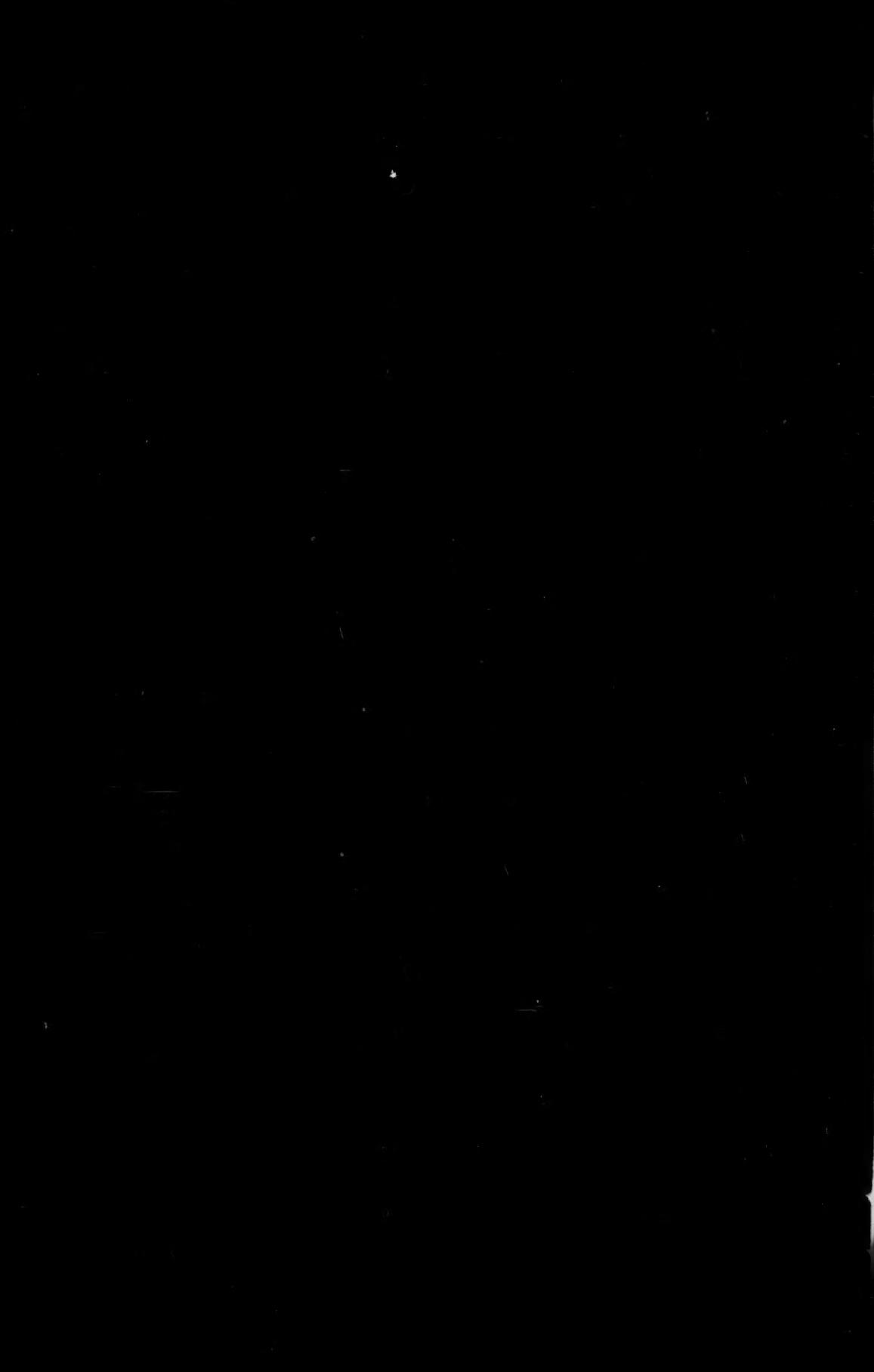
WARRANTIES

by insured used by companies to counteract lax underwriting methods, 15, 41-44; hardships caused by, to insured, 41; proposal to eliminate, 42; companies' effort to preserve jurisdiction over question of breach of, 44; effect of recent Act of Congress on, 43, 66. See also RISK SELECTION; "SOUND HEALTH" CLAUSE.

WEEKLY COLLECTION SYSTEM

effect on cost of insurance, 16-21; proposal to restrict by compelling discount for direct payment, 20; proposal to abolish, 9; attitude of companies toward, 16; difficulties of companies in attempt to abandon, 20; reasons for retention, 17-18, 132; whether necessitated by improvidence of worker, 17-19; "inspection" made possible through, 18; effect on lapse rate, 19; discount granted by Metropolitan where service dispensed with, 19; statutes permitting this discount, 61.

WISCONSIN STATE FUND, 126-127.



INDEX

ACCELERATION

provisions in instalment sale contracts for, 223.

ADELSON, M. WILLIAM

article: *The Mechanics of the Instalment Credit Sale*, 218.

AMERICAN FINANCE CONFERENCE, 209.

ARKANSAS

bill for regulation of finance charges in, 195.

ATTORNEY'S FEES

provisions in instalment sale contracts for, 224.

AUTOMOBILES

instalment sale of, 143, 200, 254-255; rates for, 190, 191, 180; case studies involving, 271, 276, 277. See FINANCE COMPANY CODES, INSTALMENT SALE CONTRACTS, RECORDING ACTS.

BAILMENT LEASE

defined, 228; use of, as alternative to conditional sale, 228.

Barnes v. Worlich, 161.

Beete v. Bidgood, 156, 165, 166, 168, 169, 174, 185.

BERGER, RAOUL

article: *Usury in Instalment Sales*, 148.

BETTER BUSINESS BUREAUS

type of complaint made to, in instalment sale cases, 254-257; activities of, to aid time purchaser, 257-258.

BONUS

to dealers as used in automobile financing, 204; proposals for code regulation of, 204-212.

C. I. T. Corp. v. Solomon, 247.

CANON LAW

conception of usury in, 154-157.

CAVERS, DAVID F.

article: *The Consumer's Stake in the Finance Company Code Controversy*, 200.

CERTIFICATE OF TITLE

use of, to protect interest of instalment seller, 147, 243, 251-252. See RECORDING ACTS.

CHATTTEL MORTGAGE

defined, 228; states treating conditional sale as, 228; compared to conditional sale, 237-239.

CHURCH

attitude of, toward usury, 154-157.

CLOTHING

instalment sale of, 143, 183; case studies involving, 271, 274, 275.

COERCION

code proposals for regulation of, 214-215.

COMMERCIAL CREDIT CO., 201.

COMMERCIAL INVESTMENT TRUST, INC., 201.

COMYN, ROBERT, *Treatise on Usury*, quoted, 164.

COMYNS, SIR JOHN, *Digest*, quoted, 160.

CONEILATION COURT

in Detroit, described, 260-263; appraised, 266-268; study of instalment sale cases in, 269-284.

CONDITIONAL SALE

value of, as security device, 152; defined, 227; states treating as chattel mortgage, 228; seller's rights of repossession and resale in, 235-240. See INSTALMENT SALE CONTRACTS, RECORDING ACTS, REPOSSESSION, RESALE.

CONFESSION OF JUDGMENT

provisions for, in instalment sale contracts, 146, 223, 250.

CONFISCATION

seizure of automobiles illegally carrying liquor, 229-230, 249-250.

CONFLICT OF LAWS

effect of removal of automobile from recording district, 241-242.

CONSTITUTIONAL LAW

validity of statutory fixing of finance charges under 14th Amendment, 186-187.

CONSUMERS

attitude of, toward instalment selling, 144-145; need for legislative protection of, 172, 193-199; benefits to, of instalment selling, 180-182; difficulties of, in ascertaining or comparing credit costs, 152, 189-193; denied, 183; code provisions appraised from standpoint of, 210-212, 215, 216; protection accorded, by Better Business Bureaus, 254-258.

CONSUMERS ADVISORY BOARD

recommendations of, as to statement of finance charges, 183-184, 193-194.

CONTRACTS

See INSTALMENT SALE CONTRACTS.

Crawford v. Johnson, 169.

Cutler v. Wright, 168.

DAVIS, J. ALLEN, 251.

DEALER RESERVE

as used in automobile financing, 203; proposals for code regulation of, 204-212.

DEARBORN
personal receivership cases in Municipal Court of, 263-264, 268.

DEBT
interpretation of term in usury law, 159-160.

DELINQUENT CLAIMS
collection and adjustment practices as to, 234-235.
See also REPOSSESSION, RESALE.

DETROIT
problem of small debtor in, 259-260; devices for liquidating small claims in, 259-268; instalment sale contracts in Detroit Conciliation Court, 269-284.

Dewar v. Span, 162, 164, 165, 167.

Dry Dock Bank v. American Insurance Co., 167.

ECKER, STANLEY B.
article: *Commentary on "Usury in Instalment Sales,"* 173.

ELECTION OF REMEDIES
doctrine of, 237-239; criticized, 238.

Evans v. Negley, 168.

EXEMPTION LAWS
waiver of, in instalment sales contracts, 223, 250.

"FACTORY COERCION" AND "SUBSIDIES"
See COERCION, SUBSIDIES.

FEDERAL HOUSING ADMINISTRATION, 192, 195.

FILING ACTS
See RECORDING ACTS.

FINANCE CHARGE
absence of regulation of, 149-151; opportunities for deception in, 151-152, 191-193; current rates for, 152-153, 190-191; decrease in, 180; applicability of usury law to, 148-188; compared to interest, 167, 175-178; methods of statement of, 152, 189-190; criticized, 192; need for uniformity in stating, 191; statement of, in percentage terms, advocated, 192-193; in dollar terms, defended, 183; proposals for regulation of, generally, 193-199; specifically, see CONSUMERS ADVISORY BOARD, FINANCE COMPANY CODES, INDIANA, MASSACHUSETTS, MICHIGAN, NEW HAMPSHIRE, NEW YORK, statutory fixing of, criticized, 186-188, 198-199; constitutional denied, 186-187; effect of competition upon, 180, 200-217.

FINANCE COMPANIES
profits of, 154, 180-181; functions of, 178-181; organization of industry, 201-202; relation of, with dealers, 202-204, 219-222; distinction between sales and loan finance companies, 252-253.

FINANCE COMPANY CODES
in general, 200-217; proposals for regulation under, of dealer reserve, bonus, and "pack," 204-212, of credit terms, 212-214, of "factory coercion" and "subsidies," 214-216; appraisal of, from consumer standpoint, 210-212, 215, 216; state regulation as alternative to, 216.

Fish v. Richardson, 160.

FLOYER V. EDWARDS, 163.

FORBEARANCE
interpretation of term, in usury law, 159-162, 176.

FOSTER, WILLIAM TRUFANT, 188.

FOSTER, WILLIAM TRUFANT AND LEBARON R.
article: *Rate Aspects of Instalment Legislation*, 189.

FROMAN, LEWIS A., quoted, 191.

FURNITURE
instalment sale of, 141, 183, 255; rates for, 190; case studies involving, 277-278, 280-281, 283.

GARAGE LIENS
abuse of, against instalment seller, 242, 247-248.

GARNISHMENT

HAMTRAMCK
method used in Justice Court of, in liquidating small claims, 264-265, appraised, 266, 268.

Henry v. Thompson, 168.

Hogg v. Ruffner, 167, 168, 169.

HOMESTEAD LAWS
waiver of, in instalment sale contracts, 223, 250.

HOUSEHOLD EQUIPMENT
instalment sale of, 143; rates for, 190-191; case study involving, 280.

ILLINOIS
usury cases in, 171-172.

INDIANA
Retail Instalment Sales Act in, 194-195; bill to regulate charges on housing loans, 195.

INDIANA DEPARTMENT OF FINANCIAL INSTITUTIONS
Report of, 182.

"INSECURITY" PROVISIONS
use of, in instalment sale contracts, 231-232.

INSTALMENT SALE CONTRACTS
development and standardization of, 144-146; the promissory note, provisions aiding enforcement of, 222-224, significance of negotiability of, 224-226; the security contract, general character of, 226-227, types of security devices used in, 227-229, limitations on use, sale and encumbrance in, 229-231; insecurity and insurance provisions in, 231-233, provisions for repossession in, 236, for resale in, 239.

INSTALMENT SELLING
relation between its development in business and law, 141-147; relation of usury laws to, 148-188;

extent of, 149, 189; transaction analyzed, 175-178; economic benefits of, 179-182; methods of stating charges in, 183-184, 189-193; proposed code regulation of practices in, 193, 200-217; state regulation of, 194-199, criticized, 186-188; legal devices employed in, 218-243; legal problems encountered in, 244-253; abuses encountered in, 254-258, 266; cases involving, in Detroit Conciliation Court, 269-284. See FINANCE CHARGE, FINANCE COMPANY CODES, INSTALMENT SALE CONTRACTS, USURY LAW.

INSURANCE
inclusion of charge for, in finance charge, 167; provisions for, in instalment sale contracts, 232-233.

INTEREST
See FINANCE CHARGE, USURY LAW.

ISAACS, NATHAN
article: *Instalment Selling: the Relation Between its Development in Modern Business and the Law*, 141.

JEWELRY
instalment sale of, 183, 254, 257; case studies involving, 272-274, 282-283.

Laissez-Faire
doctrine of, in relation to usury laws, 149, 165.

LOAN
compared with instalment sale, 148, 153, 158, 176-178, 184; regulation of small loans, 171.

MAIL-ORDER SALES
finance charges on, 153, 191.

MAITLAND, F. W., quoted, 155, 156.

Marsh v. Martindale, 163, 165.

MASSACHUSETTS
bills for regulation of finance charges and instalment selling practices, 196-197.

MICHIGAN
bill for regulation of finance charges in, 197; garnishment law in, 260; Personal Receivership Act, 263. See DETROIT.

MID-WEST FINANCE CONFERENCE, 206.

MORRIS PLAN BANKS, 192.

MOTOR VEHICLE RETAILING TRADE
trade-in provisions in code of, 211.

MYERSON, JOSEPH G.
article: *Practical Aspects of Some Legal Problems of Sales Finance Companies*, 244.

NATIONAL ASS'N OF FINANCE COMPANIES, 204, 206, 208.

NATIONAL INDUSTRIAL RECOVERY ACT, 200, 204.

NATIONAL RECOVERY ADMINISTRATION
variations in credit provisions in codes of, 143; failure of, to regulate statement of finance charge, 193-194; finance company code proposals by, 208-209, 213-215. See FINANCE COMPANY CODES.

NATIONAL RETAIL DRY GOODS ASS'N, 213.

NEUENFELT, LILA M., 263.

NEW HAMPSHIRE
bill for regulation of finance charges in, 197.

NEW YORK STATE
usury cases in, 167-168; bill for regulation of finance charges in, 197.

NON-RECOURSE PLAN
as used in automobile financing, 202, 221.

NORTH DAKOTA
act regulating instalment credit in, 187-188.

NUGENT, ROLF
article: *Devices for Liquidating Small Claims in Detroit*, 259.

ORD, MARK, *Treatise on Usury*, quoted, 161, 162, 164, 168.

"PACK"
as used in automobile financing, 191, 204; proposals for code regulation of, 204-212.

PERSONAL RECEIVERSHIP ACT
use of, in liquidating small claims, 163; appraised, 268.

PIANOS
instalment sale of, 141, 143, 256.

POLLAK FOUNDATION FOR ECONOMIC RESEARCH, 182.

PROHIBITION
See CONFISCATION.

PURCHASERS
See CONSUMERS.

RADIOS
instalment sale of, 255; rates for, 190; case study involving, 279.

RECORDING ACTS
purpose and scope of, 240-241; operation of, where property is removed, 241-242; inadequacy of protection accorded by, for automobiles, 146, 243, 250-252; liens' claims as affected by, 242-243, 247; applicability of, to fixtures, 146, 243.

RECOURSE PLAN
as used in automobile financing, 203, 220.

REDEMPTION
See REPOSSESSION.

REGISTRATION ACTS
See CERTIFICATE OF TITLE, RECORDING ACTS.

REPOSESSION
provisions for, in instalment sale contracts, 236; methods of exercising right of, 235-236, 245-247; right of redemption upon, 237-239, 247; when resorted to, 244; cost of legal process in, 236, 245.

REPURCHASE PLAN
as used in automobile financing, 203, 222.

RESALE
comparison of chattel mortgage and conditional sales law as to, 237; Uniform Conditional Sales Act on, 238-240; provisions for, in instalment sale contracts, 239.

RESERVE
See **DEALER RESERVE**.

RETAIL INSTALMENT SALES ACT, 194-195.
Richbourg Motor Co. v. U. S., 249.

RISK, MARY HENDERSON
article: *Instalment Sale Contracts in Detroit Conciliation Court*, 269.

SCHAEFER, LEO R., 263.

SECURITY DEVICES
personal and real security compared, 145. See **BAILMENT LEASE**, **CHATTTEL MORTGAGE**, **CONDITIONAL SALE**, **INSTALMENT SALE CONTRACTS**.

SEWING MACHINES
instalment sale of, 141, 143.

"SKIP" CASES
volume of, 230; disposal of cars in, 243.

Spurrier v. Mayoss, 163.

SUBSIDIES
code proposals for regulation of, 215-216.

TAXICABS
improper use of conditionally-sold automobiles for, 229, 248.

UNIFORM CHATTTEL MORTGAGE ACT, 146.

UNIFORM CONDITIONAL SALES ACT
146, 228, 231; redemption and resale provisions of, 238-240.

UNIFORM NEGOTIABLE INSTRUMENTS LAW, 222, 223.

UNIFORM SMALL LOAN ACT, 193.

UNIFORM TRUST RECEIPT ACT, 146.

UNIVERSAL CREDIT CO., 201.

USURY LAW
attitude of courts toward, 149, 165; criticism of statutory maxima for interest rates of, 149-150; historical background of, and early statutes on, 154-162; applicability of, to credit sales, in canon law, 154-155, in Roman law, 156, in English statutory law, 156-162, in English case law, 162-167, in American case law, 167-170; economic argument for application of, to credit sales, 170-172, against, 173-188.

USURY STATUTES
21 Jac. I, 151, 158; 15 Edw. III, 156; 13 Eliz., 156, 157, 158; 11 Hen. VII, 157; 37 Hen. VIII, 157, 158, 159, 160, 162; 12 Anne, 158.

Van Schaick v. Edwards, 167, 168.

WAGE ASSIGNMENTS
abuses in use of, 256-257.

WHITESIDE, A.D., 207, 208, 214, 215.

WISCONSIN STATE BANKING COMMISSION AND INTERIM ADVISORY LEGISLATIVE COMMITTEE
report of, on instalment sale credit, quoted, 181, 182, 183.

"WORKABLE CODE"
209, 214-216. See **FINANCE COMPANY CODES**.

Yeoman v. Barstow, 163.

of
o;
on,
on
sh
iz-
nic
ro-

56,
57,

IM
81,

INDEX

ADVERTISING

methods of, by divorce lawyers, 351-353; statutes against, by divorce lawyers, 354-355; disbarment proceedings brought for, 355-356; difficulties in curbing, of divorce, 356-357; need for federal law against, by divorce lawyers, 357.

AMERICAN BAR ASSOCIATION

studies federal legislation against divorce advertising, 357; committee of proposes recognition of foreign equity decrees, 389.

ARKANSAS

residence requirements for divorce lowered in, 348. ASSOCIATION OF THE BAR OF THE CITY OF NEW YORK efforts of, to curb divorce lawyer advertising, 321, 357.

Atherton v. Atherton, 371.

BALLARD, G. A.

article (with Frank W. Ingram): *The Business of Migratory Divorce in Nevada*, 302.

BATES, LINDELL, T.

article: *The Divorce of Americans in France*, 322.

Baumann v. Baumann, 392-393, 397.

BERGSON, ROLLO

article: *The Divorce Mill Advertiser*, 348.

BIGAMY

rarity of prosecution for, against party remarrying after void divorce decree, 339-341, 343; liability to prosecution for, 349, 353-354.

BISHOP, JOEL P.

Marriage and Divorce, quoted, 360.

BREARLEY, H. C.

article: *A Note upon Migratory Divorce of South Carolinians*, 329.

CAMPECHE

divorce legislation in, 312.

CAPPER, ARTHUR

289.

CARRANZA, VENUSTIANO

reform of Mexican divorce laws by, 311.

Cesareo v. Cesareo

, 395.

CHAMBERS OF COMMERCE

activity of, in promoting migratory divorce, 350.

Chicago Tribune

, 327.

CHIHUAHUA

divorce legislation in, 312, 319-320; constitutionality in Mexico of mail-order divorces of, 316; grounds for attacking migratory divorce in, 320-321; advertising of divorces in, 352.

CONFlict OF LAws

Restatement of, 371. See JURISDICTION, DIVORCE JURISDICTION, DOMICIL, FULL FAITH AND CREDIT CLAUSE.

CONSTITUTION, U. S.

proposal for marriage and divorce amendment to, 289.

CONSTITUTIONAL LAW

significance of jurisdictional rules in, 335-337; validity of injunctions restraining proceedings in other states, 374. See DIVORCE JURISDICTION; FULL FAITH AND CREDIT CLAUSE, MEXICO.

DECLARATORY JUDGMENTS

use of, to declare rights affected by migratory divorces, 370, 391-397; desirability of, 395-397; recognition of, under full faith and credit clause, 397.

DETROIT

experiment of Wayne Co. Circuit Court in, to protect absent wives of alien divorce plaintiffs, 364-367, its results, 368-369. See FRIEND OF THE COURT.

DIVORCE

considered in relation to migratory divorce, 295-301, 346-347; effect of status of women on, 297-299; grounds for, in Nevada, 304-307; grounds for, in Mexico, 317-318; grounds for, in France, 323; prohibition of, in South Carolina, 329-330; problems caused by, of immigrant workers with wives in Europe, 361-369. See MIGRATORY DIVORCE.

DIVORCE JURISDICTION

Nevada law as to, 305-308; Mexican decisions as to, 314-316; French decisions as to, 323-325; domicil of party, as basis for, 337-338, 360-361, 372, 375.

DIVORCE LEGISLATION

proposals for state and federal, 289, prospects for, 290.

DISBARMENT

proceedings brought against advertising divorce lawyers, 355-356.

Dodge v. Campbell, 395.

DOMICIL

right of married women to separate, in Mexico, 315, under common law, 338, 360-361, as complicating factor in divorce jurisdiction, 361; of party, as basis for divorce jurisdiction, 337-338; rules determining, 338, 375.

Dykes, Rev. Samuel W., 289.

EL PASO

advertising lawyers in, 351.

EQUITY

See INJUNCTIONS.

ESTOPPEL

doctrine of, as used to prevent attack on void divorce decrees, 339-340.

Evans, John Gary, 330.

FLORIDA

residence requirements for divorce lowered in, 348; debate on bill for this purpose in, 348-349.
Forrest v. Forrest, 383.

FRANCE

introduction of divorce in law of, 322; frequency of divorce in, 322; estimate of volume of American divorce migration to, 322-323; grounds for divorce in law of, 323; French conflict of laws as to, 323; jurisdictional rules in divorce law of, 323-325; effect of American divorce decrees in, 325; effect of divorce decrees of, 325; striking features of divorce law of, 326; validity of divorce decrees of, in United States, 327; reasons for popularity of, as divorce mill, 327; reasons for decline in popularity of, 328.

FRIEND OF THE COURT

activities of official, in Wayne Co., Mich., in protecting absent wives of alien divorce plaintiffs, 364-369.

FULL FAITH AND CREDIT CLAUSE

enforcement of other states' divorce decrees under, in South Carolina, 330, generally, 336; recognition under, of injunctions restraining foreign divorce actions, 388-390, of declaratory judgments, 397.

GEIKIE-COBB, REV. W. F., quoted, 300.

GENERAL FEDERATION OF WOMEN'S CLUBS, 289.

GEORGIA

marriage and divorce in, compared to same in South Carolina, 332-333.

Gould v. Gould, 327.

GROVES, ERNEST R.

article: *Migratory Divorce*, 293.

Haddock v. Haddock, 289, 348, 371.

HARPER, FOWLER V.

article: *The Myth of the Void Divorce*, 335.

HAVANA

publicity as to divorces in, 350.

Henry v. Henry, 394.

Hilton v. Guyot, 327.

HOT SPRINGS

publicity as to divorces in, 350.

IDAHO

residence requirements for divorce lowered in, 348.

IMMIGRATION LAWS

effect on divorce of immigrant workers, 361-362, 368.

INGRAM, FRANK W.

article (with G. A. Ballard): *The Business of Migratory Divorce in Nevada*, 302.

INJUNCTIONS

use of, to restrain resort to migratory divorce, 370-391; legal basis of, restraining foreign proceedings generally, 373-376, restraining foreign divorce actions, 376-385; legal consequences of, restraining foreign divorce actions, 386-390, social consequences of, 390-391.

INTERNATIONAL DIVORCE

see DIVORCE, FRANCE, MEXICO, MIGRATORY DIVORCE.

INTERNATIONAL MIGRATION SERVICE

activities of, in protecting absent wives of alien divorce plaintiffs, 364-369.

JACOBS, ALBERT C.

article: *The Utility of Injunctions and Declaratory Judgments in Migratory Divorce*, 370.

Johnson v. Johnson, 376, 386.

JURISDICTION

significance of rules of, as to judicial action generally 335-336; over defendant in suits to restrain foreign divorce actions, 381-383. See DIVORCE JURISDICTION.

Kempson v. Kempson, 378, 382.

LAW

lag between, and changing status of women, 298; conflicting needs for stability and elasticity in, 341-342, "void" divorce as exemplifying adjustment of, to these needs, 342; effect of disparity between rules of, and official behavior on public attitude toward, 342-344; importance of formulating, in terms of official behavior, 344-346.

LAWYERS

see ADVERTISING, AMERICAN BAR ASSOCIATION, DISBARMENT.

LEGAL AID SOCIETIES

work of, in protecting families deserted by divorce seekers, 357-359; work of, in Detroit in protecting absent wives of alien divorce plaintiffs, 367-369.

LICHTENBERGER, J. P.

estimate of volume of migratory divorce by, 293.

McCarthy v. McCarthy, 329.

MARRIAGE

considered in relation to migratory divorce, 296-301.

MARSHALL, LEON C., quoted, 293.

MARYLAND

prohibition of law advertising in, 354.

MAY, GEOFFREY, quoted, 293.

Mead v. Merritt, 383, 384.

MEXICO

divorce laws before revolution in, 310-311; reformed federal divorce laws of, 311, grounds for divorce under, 317-318, procedure under, 318-319, post-revolutionary state divorce legislation, 312; volume of American divorce migration to, estimated, 312; prominent Americans divorced in, 312; constitutional law of, as affecting divorce, 313-317; jurisdictional requirements for divorce in, 314-317; future of migratory divorce in, 321; advertising of divorces in, 352.

MICHIGAN

see DETROIT, FRIEND OF THE COURT

MIGRATORY DIVORCE

social significance of, 293-301; public attitude

MIGRATORY DIVORCE—INDEX

toward, 293-295; estimates of volume of, 293, 370 n.; considered in relation to divorce generally, 295, to marriage generally, 296; social influences stimulating resort to, 295-296; effect of, upon law in strict states, 298; development of Nevada as resort for, 303-305; legal provisions in aid of, in Nevada, 305-309; Mexican laws in aid of, 312, 319-320; legal status of, in Mexico, 313-316, 320-321; development of France as resort for, 322-328; fostering of, by divorce mills and lawyers, 348-354; efforts to curb, 355-357; social cost of, 349; resort to, by poor, 349-350; work of legal aid societies in aid of victims of, 357-359; utility of injunctions and declaratory judgments in, 370-397. See DIVORCE, DIVORCE JURISDICTION.

MORELOS
divorce legislation in, 312; fictitious divorce decrees issued in, 313, 357; constitutionality of divorces of, in Mexico, 314.

NAVY DEPARTMENT, U. S.
aids legal aid societies in migratory divorce cases, 358.

NEVADA
area and population of, 302; early divorce and divorce legislation in, 302-304; public interest in, as divorce center, aroused by famous English case, 303-304, by advertising lawyer, 305; grounds for divorce in, 304, 307; changes in residence requirements for divorce in, 305-307, 348, their interpretation, 306-309; centralization of divorce business in, 306; procedural provisions to facilitate divorce in, 307-309.

NEW ENGLAND DIVORCE REFORM LEAGUE, 289.

NEW JERSEY
as source of Nevada divorce business, 305; use of injunction in, to restrain foreign divorce actions, 377-379, 382-384; use of declaratory judgments in, to declare rights affected by migratory divorces, 394-396.

NEW YORK
as source of Nevada divorce business, 305; use of injunctions in, to restrain migratory divorces, 377-378, 381-384; use of declaratory judgments in, to declare rights affected by migratory divorces, 392-397.

New York Daily Mirror
divorce lawyer advertisements in, 351.

New York Herald Tribune
divorce news in Paris edition of, 327; divorce lawyer advertising in, 357.

New York Times
quoted, 312.

NORTH CAROLINA
marriage and divorce in, compared to same in South Carolina, 333.

PARIS
See FRANCE.

PENNSYLVANIA
governor of, proposes conference on uniform divorce legislation, 289.

Pictorial Review, 289.

POPEONE, PAUL B., 300.

PUBLICATION
inadequacy of service by, as notice to alien divorce defendant, 363.

RENO
growth of, 305; divorce information supplied in, 350. See NEVADA.

Renvoi
In French divorce law, 323, 324.

RESIDENCE
See DOMICILE, DIVORCE JURISDICTION.

Res judicata
doctrine of, as used to prevent attack on void divorce decrees, 340; as basis for recognition of injunctions restraining foreign actions, 389; declaratory judgment as, 397.

Restatement of Conflict of Laws, 371.

Richman v. Richman, 391.

ROOSEVELT, THEODORE
message to Congress on divorce legislation, 289.

Schneider v. Schneider, 394.

Scribner, 312.

Solicitation
see ADVERTISING.

Somberg v. Somberg, 394.

SONORA
divorce legislation in, 312.

SOUTH CAROLINA
development leading to prohibition of divorce in, 329-330; strict attitude toward divorce of courts in, 330, of public opinion in, 330-331; change of public opinion in, 330, 333-334; increase in number of divorces in, 331; migration from, to Georgia for divorce, 332-333; migration from Georgia, to, for marriage, 333; from North Carolina, 333.

STATE DEPARTMENT, U. S.
warns against fictitious Morelos divorce decrees, 357.

STORY, JOSEPH, *Conflict of Laws*, quoted, 360.

SUMMERS, LIONEL M.
article: *The Divorce Laws of Mexico*, 310.

TAMAULIPAS
divorce legislation in, 312.

TILLMAN, BENJAMIN R., 330.

Union Pacific R. R. v. Rule, 389.

WAINGROVE, DAVID W.
article: *Protecting the Absent Spouse in International Divorce: The Detroit Experiment*, 360.

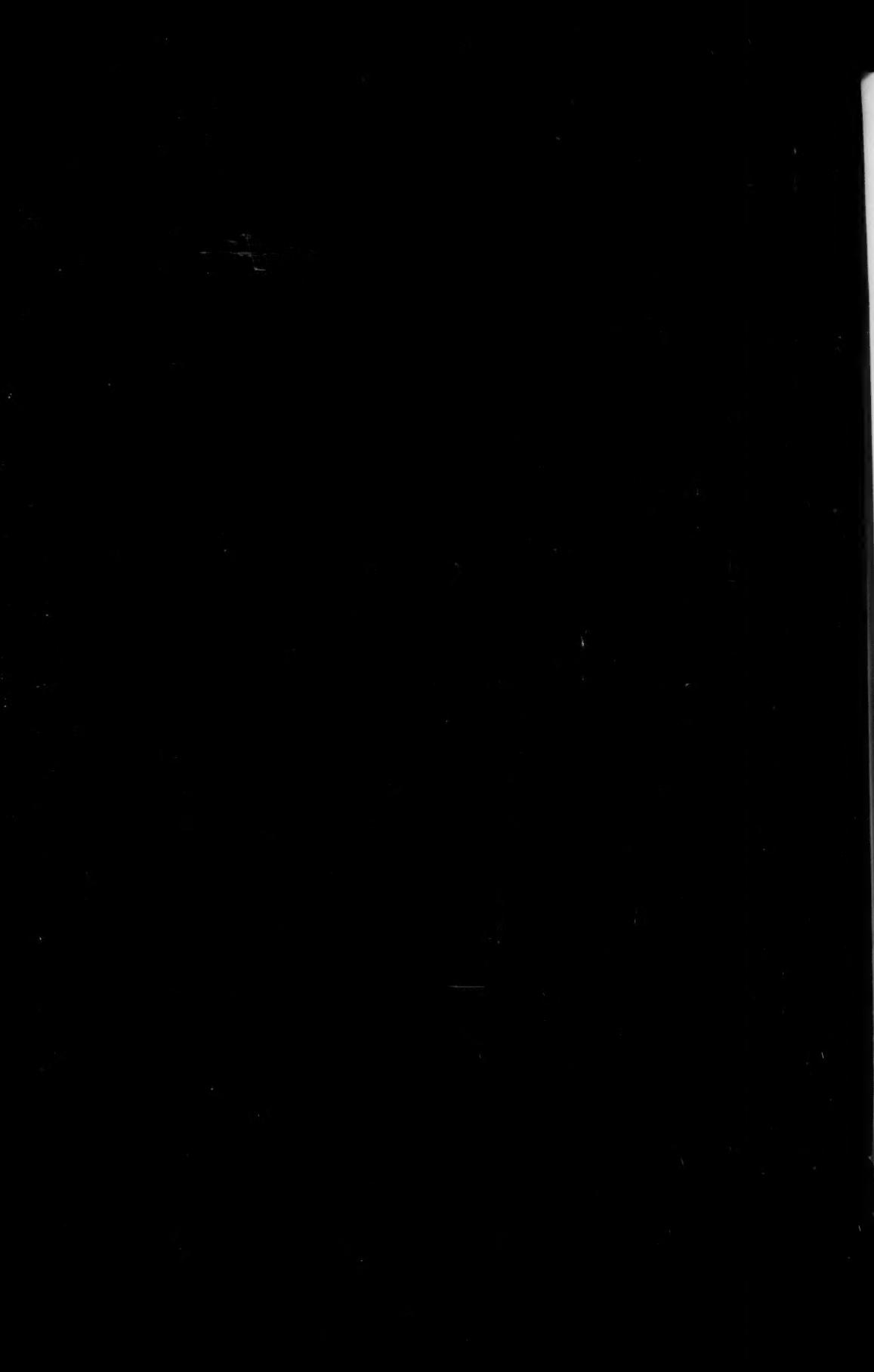
WASHINGTON
prohibition of law advertising in, 354.

WAYNE COUNTY
see DETROIT.

WOMEN
status of, in relation to divorce, 297-299. See DOMICILE.

YUCATAN
divorce legislation in, 312; constitutionality of divorces of, in Mexico, 313.

orce
in,
di-
in-
ar-
in,
arts
of
im-
cor-
gia
33-
ces,
See
di-



INDEX

Adams v. Canon, 413.
AMERICAN BAR ASSOCIATION
"Briggs Law" provision in model expert witness law of, 446.
AMERICAN LAW INSTITUTE
Model Code of Criminal Procedure of, 428.
AMERICAN PSYCHIATRIC ASS'N, 430.

BALLISTICS
See FIREARMS IDENTIFICATION.
BAR ASS'N OF THE CITY OF NEW YORK, 461, 465, 468.
Beckwith v. Sydebotham, 416.
BOMAR, HORACE L., JR.
article: *The Compensation of Expert Witnesses*, 510.
BRACON, 407.
BRAND, JAMES T., quoted, 446.
BRIGGS, L. VERNON
proposes pre-trial psychiatric examination in criminal cases, 438; secures cooperation of psychiatrists on Briggs Law, 439.
BRIGGS LAW
legislative history of, 438; amendments to, 439-440; quoted, 440-441; statistics as to operation of, 442-443; administration of, 443-444; court interpretation of, 444-446; proposed for other states, 446-447; conditions conducive to success of, 447.
BROSNAH, L. J., quoted, 468.
BROWNE, SIR THOMAS, 409, 415.
Buchman v. State, 513, 514.
Buckley v. Rice, 408.
Buller v. Crips, 410.
Bushell's Case, 403.

CALIFORNIA
law for court appointment of experts, 429, 437; law for special trial of criminal responsibility, 437; experts in compensation cases in, 480.
CARDOZO, BENJAMIN N., quoted, 461.
CARNEGIE FOUNDATION, 461.
Carter v. Boehm, 412.
COLORADO
law for commitment to state hospital for psychiatric examination, 421, 437; experience under, 422-425, 430, 432.
COMPENSATION OF EXPERTS
right of expert to ordinary witness fee, 510; effect of varying services of experts on, 510-511; ways in which question of, may arise, 511-512; rules as to right to extra, for opinion in absence of contract, 512-516; collection of, as costs, 517, by action in *quantum meruit*, 517-518; statutes regulating, 518-519, 521; validity and effect of contracts for extra, 519-520, 522; proposed reforms as to, discussed, 521-524. See CONSTITUTIONAL LAW.
CONSTITUTIONAL LAW
invalidity of commission determination of criminal responsibility, 433, 437; validity of proposed elim-
ination of jury in injury cases, 469; compelling expert testimony without extra fee as taking of property, 514, 516; requiring payment of extra fee as depriving defendant of witnesses, 516.

CONTINGENT FEES
abolition of, for attorneys in injury cases proposed, 471; invalidity of experts' contracts for, 520.

COURTNEY, J. W., quoted, 466, 473, 474.

CRANE, FREDERICK E., quoted, 468.

CRIME DETECTION
employment of scientific methods in, 495-499. See EVIDENCE, FINGERPRINTS, FIREARMS IDENTIFICATION, HANDWRITING, WOOD IDENTIFICATION.

CRIMINAL LAW
procedure of, in European and Anglo-American nations contrasted, 504. See PSYCHIATRIC EXAMINATIONS IN CRIMINAL CASES.

ELLIOTT, FREDERIC E.
article: *Medical Testimony in Personal Injury Cases*, 466.

EVIDENCE
defined, 403; rules of, as applied under compensation laws, 478-479; restrictive effect of rules of, on expert testimony, 488, 491-492; employment of scientific, in criminal cases, 495-503.

Ex parte Demens, 516.

EXPERT TESTIMONY
subjects of, 405; as exception to opinion rule, 413; hypothetical question required in, 414-418; common defects in presentation of, 420; need for expert's reasoning in certain types of, 488-494; admissibility of, based on scientific crime detection, 495-503; in European criminal trials, 507-508; dissatisfaction with, in European nations, 508-509. See EXPERT WITNESSES.

EXPERT WITNESSES
defined, 404; function of, 405; early use of, 408-410; development of party system of, 410-411; inadequacy of qualifications of, 420, 462-465, 494; other causes of dissatisfaction with, 420, 436, 457, 466-467, 476; court appointment of, 428-429, 436-437; appraised, 429-432, 458-459; proposed in injury cases, 473-474; source of, in compensation cases, 479-480; need for impartial, in same, 483-485; advance notice of qualifications of, proposed, 494; role of, in European criminal cases, 504, 509; official, in same, 505, criticized, 508-509. See COMPENSATION OF EXPERTS, PERSONAL INJURY CASES, PSYCHIATRIC EXAMINATIONS IN CRIMINAL CASES, WILL CONTESTS, WORKMEN'S COMPENSATION CASES.

FERRERS, EARL
trial of, 415.

FINGER-PRINTS
importance of reasoning in evidence on, 490; admissibility of expert testimony on, 500.

EXPERT TESTIMONY—INDEX

FIREARMS IDENTIFICATION
importance of reasoning in evidence on, 490; example of use of, 497-498; rulings on admissibility of expert testimony on, 499-500.
Folkes v. Chadd, 410, 413.

FRANCE
law governing expert in criminal cases in, 504, 505, 507, reforms in, proposed, 508-509.
Frye v. United States, 501.

GEORGIA
experts in compensation cases in, 480.

GERMANY
law governing expert in criminal cases in, 504, 505, 507.

GLUECK, S. SHELDON, 442.

HANDWRITING
importance of reasoning in evidence on, 490, 493; admissibility of expert testimony on, 500-501.

HOLDSWORTH, Sir Wm.
quoted, 407, 408, 411.

HORNER, HENRY, 452.

HOSPITAL
See **PSYCHIATRIC EXAMINATIONS IN CRIMINAL CASES**.

HULBERT, HAROLD S.
article: *Psychiatric Testimony in Probate Proceedings*, 448.

HYPOTHETICAL QUESTION
present rules as to, 414-415, 477-478; early cases on, 415-417; function of, 414, 416-418; criticisms of, 418, 420, 454-457, 477-478; need for revision of, by judge, 454-455; use of, in compensation cases, 480-481, 485.

Illinois Law Review, 452.

INBAU, FRED E.
article: *The Admissibility of Scientific Evidence in Criminal Cases*, 495.

INDIANA
law for court appointment of expert witnesses, 429.

INSANITY
unchanged criminal test of, 419, 461; procedural reform in determining, 419, 436; difference of effect of, at time of offense and of trial, 421-422. See **PSYCHIATRIC EXAMINATIONS IN CRIMINAL CASES**, **BRIGGS LAW**, **WILL CONTESTS**.

INSTITUTES OF LEGAL MEDICINE
functions of, in European nations, 505-507.

ITALY
law governing expert in criminal cases in, 504, 506, 507-508, 509.

JURY
forms of trial prior to trial by, 406; early form of trial by, 406; of experts, 407-408; usurpation of province of, 411-412, 417-418, 491; proposal to abolish, in injury cases, 467-469. See **CONSTITUTIONAL LAW**.

LIE-DETECTORS
admissibility of evidence obtained by, 501-503; need for caution to prevent abuse of, 501-502; use of, by agreement of counsel, 502-503.

LOUISIANA
law for court appointment of experts in, 431; special procedure for determining criminal insanity in, 433, 437.

LUNACY COMMISSIONS
See **PSYCHIATRIC EXAMINATIONS IN CRIMINAL CASES**.

Magnuson v. State, 496.

MAINE
law for state hospital commitment for psychiatric examination, 421; experience under, 426-427, 432, 435.

Manner of Man That Kills, The, 438.

MANSFIELD, LORD, quoted, 410, 412.

MARYLAND
law for state hospital commitment for psychiatric examination, 421.

MASSACHUSETTS
law for state hospital commitment for psychiatric examination, 421; defective delinquent law in, 443; experts in compensation cases in, 480, 483-484. See **BRIGGS LAW**.

MEDICAL SOCIETY OF NEW YORK STATE, 464, 465; Committee on Medical Economics of, 468, 472.

MELVILLE, LORD
trial of, 415.

MICHIGAN
law regulating expert's fees in, 522.

MISSISSIPPI
law abolishing insanity defense in, 437. *M'Naghten's Case*, 416, 419.

MODEL CODE OF CRIMINAL PROCEDURE
provision for court appointment of psychiatric witnesses, 428-429, criticized, 430-432.

NATIONAL CRIME COMMISSION
general adoption of Briggs Law urged by, 446.

NEW HAMPSHIRE
law for state hospital commitment for psychiatric examination, 421; bill similar to Briggs Law introduced in, 446.

NEW YORK
law for state hospital commitment for psychiatric examination, 421; bill similar to Briggs Law introduced in, 446; provision for psychiatric examination by lunacy commission in, 462, operation of, 463, proposed amendment to, 464. See **WORKMEN'S COMPENSATION CASES**.

NEW YORK ACADEMY OF MEDICINE, 461, 465.

NEW YORK COUNTY LAWYERS' ASS'N, 465.

New York State Journal of Medicine, 468.

New York World-Telegram, 474.

OHIO
law for state hospital commitment for psychiatric examination, 421; experience under, 426-427, 432; experts in compensation cases in, 480.

OPINION RULE

early development of, 411-413; explanation of, 411-414; exception to, for expert testimony, 413. *Oregon Law Review*, 446.

OSBORN, ALBERT S.

article: *Reasons and Reasoning in Expert Testimony*, 488, quoted, 501.

OVERHOLSER, WINFRED

article: *The History and Operation of the Briggs Law of Massachusetts*, 436.

PENNSYLVANIA

experts in compensation cases in, 480, 483.

People v. Berkman, 499.**People v. Fiorita**, 499.**People v. Fisher**, 499.**People v. Jennings**, 500.**People v. McElvaine**, 418.**People v. Wallage**, 498.**PERSONAL INJURY CASES**

"building up" of, criticized, 466-467; tribunal of three judges proposed for, 467-469; restrictions in testimony of attending physician proposed in, 473; court appointment and examination of experts proposed in, 473-474; delay in trials of, 468; preliminary hearing proposed in, 470-471; elimination of contingent fees proposed in, 471; standards to determine injuries proposed for, 471-473.

PLOSCOWE, MORRIS

article: *The Expert Witness in Criminal Cases in France, Germany, and Italy*, 504.

PROBATE

ante mortem, for wills, 452. See **WILL CONTESTS**.

PSYCHIATRIC EXAMINATIONS IN CRIMINAL CASES

laws for state hospital commitment for, 421-422, experience under, in Colo., 422-425; in Ohio, 426-427, in Vt., 426-427, in Me., 426-427, in Wis., 427-428; superiority of, to examination by court-appointed experts, 428-432; inexpensiveness of, in state hospitals, 430; adequacy of hospital facilities for, 431; proposed law for state hospital commitment for, 434-435; Briggs Law in Mass. for, 436-447; N. Y. law for, by lunacy commissions, 462; survey of personnel of same, 463; proposed licensing of qualified psychiatrists for, 464. See **BRIOSI LAW, CONSTITUTIONAL LAW**.

PSYCHIATRIC TESTIMONY

inadequate qualifications of experts for, 420, 430; proposal for licensing of qualified psychiatrists, 464-465; inadequacy of fact basis for, 420; in will contests, 448-460; causes of dissatisfaction with, 457.

Regina v. Anne Wycherley, 407.**Rex v. Coningmark**, 409.**Rex v. Green et al.**, 409.**Rex v. Pembroke**, 409.**ROSENTHAL, LLOYD L.**

article: *The Development of the Use of Expert Testimony*, 403.

SCIENTIFIC CRIME DETECTION LABORATORY
position of, as to use of lie-detector, 502.**SPILLMAN, RAMSEY**

article: *Medical Testimony in Personal Injury Cases*, 466.

State v. Boceadora, 497.**State v. Bohner**, 502.**State v. Clark**, 497.**State v. Johnson**, 498.**State v. Lonicello and Grignano**, 503.**STRAUSS, ISRAEL**

article: *The Qualification of Psychiatrists as Experts in Legal Proceedings*, 461.

THAYER, JAMES B., quoted, 403, 404, 408.**VERMONT**

law for state hospital commitment for psychiatric examination, 421, experience under, 426-427, 430-431, 432, 435.

WASHINGTON

law removing issue of criminal responsibility from trial, 437.

WASSERVOGEL, ISIDOR, quoted, 471.**Webb v. Page**, 513.**WEINHOFEN, HENRY**

article: *An Alternative to the Battle of Experts: Hospital Examination of Criminal Defendants Before Trial*, 419.

WIGMORE, JOHN H., quoted, 403, 404, 405, 411, 418, 429.**WILL CONTESTS**

need for psychiatric testimony in, 448; necessity for adequate evidence as basis of psychiatric opinion in, 448-449; operation of "human factor" in, 450-453; inadequacy of evidence in, 452-453; need for greater judicial power in, 453-454; unsuitability of commissions of experts in, 459-460.

WISCONSIN

law for state hospital commitment for psychiatric examination, 421, experience under, 427-428; experts in compensation cases in, 480; law regulating experts' fees in, 522.

Witcher's Trial, 409, 415.**WOOD IDENTIFICATION**

importance of reasoning in evidence on, 490; example of use of, 496.

WORKMEN'S COMPENSATION CASES

need for standards of injury in, 472; panel of medical experts for, in N. Y., 473-474; rules of evidence in, 478-479; flexibility of procedure in, 478-479; use of hypothetical question in, 480-481, 485; source of experts in, 479-480; handling of expert medical testimony in, in N. Y., 480-481; need for impartial expert testimony in, 482-483, 486-487; extent of employment of, in Penna., 483, in Mass., 483-484, in N. Y., 484-485.

YERION, RUTH A.

article: *Expert Medical Testimony in Compensation Proceedings*, 476.